

## **CLAIMS**

- 1    1.    A method of on-line card management comprising:  
2                 accessing a computer system in a computer network;  
3                 selecting at least one of a plurality of card management services  
4                 provided by said computer system; and  
5                 inputting data associated with the selected card management  
6                 service.
  
- 1    2.    A method according to claim 1, wherein said plurality of card  
2                 management services includes registering at least one card by inputting  
3                 associated card data.
  
- 1    3.    An on-line card management system comprising:  
2                 a computer system accessible via a computer network, said  
3                 computer system including:  
4                         selection means for selecting at least one of a plurality of  
5                 card management services; and  
6                         input means for inputting data associated with a selected  
7                 card management service.
  
- 1    4.    An on-line card management system according to claim 3,  
2                 wherein said plurality of card management services includes registering  
3                 at least one card by inputting associated card data.
  
- 1    5.    An on-line card management system according to claim 3,  
2                 wherein said computer system includes a telephonic user interface.

1   6. An on-line card management system according to claim 5,  
2   wherein said telephonic user interface includes a voice response  
3   system.

1   7. A method of on-line card management, wherein the card is  
2   issued to a card user by a issuing organization, the method comprising:  
3                 accessing a card management computer system in a computer  
4   network; and  
5                 selecting at least one of a plurality of card management services  
6   provided by said computer system; and inputting data associated with  
7   the selected card management service; and  
8                 providing said associated data to the issuing organization.

1   8. The method as set forth in claim 7 wherein said plurality of card  
2   management services includes registering at least one card by inputting  
3   associated card data.

1   9. The method as set forth in claim 7 wherein card management  
2   services further includes card management services selected from the  
3   group consisting of: change of address, request for a new card,  
4   notification of a billing dispute, request for a copy of a bill, a change in  
5   marital status; a change in name and a request for an increase in credit  
6   line.

1   10. The method as set forth in claim 7, or 8, or 9, further including the  
2   step of maintaining a record of the associated data.

1   11. The method as set forth in claim 10 including the step of  
2   informing the card user that the card issuing organization has been  
3   provided the associated data.

1   12. A system for on-line card management, wherein the card is  
2   issued to a card user by a issuing organization, the system comprising:  
3         means for accessing a card management computer system in a  
4         computer network;  
5         means for selecting at least one of a plurality of card  
6         management services provided by said computer system; and inputting  
7         data associated with the selected card management service; and  
8         means for providing said associated data to the issuing  
9         organization.

1   13. The on-line card management system as set forth in claim 12  
2   wherein said plurality of card management services includes registering  
3   at least one card by inputting associated card data.

1   14. The on-line card management system as set forth in claim 13  
2   wherein said card management services further includes card  
3   management services selected from the group consisting of: change of  
4   address, request for a new card, notification of a billing dispute, request  
5   for a copy of a bill, a change in marital status, change in name and a  
6   request for an increase in credit line.

1   15. The on-line card management system as set forth in claim 12, or  
2   13, or 14, further including means for maintaining a record of the  
3   associated data.

1       16. The on-line card management system as set forth in claim 15  
2 including means for informing the card user that the card issuing  
3 organization has been provided the associated data.

1       17. The on-line card management system of claim 16 wherein said  
2 computer system includes a telephonic user interface.